

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-14769 RG
TAMIKA M. BROWN-WESLEY, Judge: GAMBARDELLA
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: JULY 24, 2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: TBW Initial Co-Debtor:

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ ** per MONTH to the Chapter 13 Trustee, starting on APRIL OF 2020 for approximately 60 months.

- b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

- c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☒ Other information that may be important relating to the payment and length of plan:

- ** i. \$500 per month, starting in April of 2020, through and including March of 2021 (12 Months)
- ii. \$875 per month, starting in April of 2021, through and including March of 2022 (12 Months)
- iii. \$1,458 per month, starting in April of 2022, through and including March of 2023 (12 Months)
- iv. 1,979 per month, starting in April of 2023, through and including March of 2024 (12 Months)
- v. \$2,592 per month, starting in April of 2024, through and including March of 2025 (12 Months)

Increase in payments premised on annual salary increases.

The plan provides for full payment on Capital One Auto's claim, regarding BMW 5 Series, 535 XI AWD, in full, completely, after payment of administrative expenses, but before payment of any other claims. Capital One Auto to be paid the sum of \$1,398.03 plus interest at 7.96% (contract rate), for a total of \$1,699.22. Upon payment of this sum, Capital One to provide unencumbered title to the automobile.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$4,750 Balance Counsel Fee Due

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
MIDLAND MORTGAGE	MORTGAGE ARREARS (1ST MOR) PERTAINING TO RP RE: 167 RICHELIEU TERR., NEWARK, NJ	\$55,000	N/A	\$55,000	CONT'D PAYMENTS 4/1/20 AND EACH MONTH THEREAFTER
SANTANDER BANK	MORTGAGE ARREARS, 2ND MORTGAGE	\$16,400	N/A	\$16,400	CONT'D PAYMENTS 4/1/20 AND EACH MONTH THEREAFTER

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
CAPITAL ONE AUTO FINANCE	BMW 328i	\$UNKNOWN	SURRENDER IN FULL SATISFACTION OF CLAIM/DEBT

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

- i. Steward Financial Services, continued payments by nephew, regarding 2009 Dodge Challenger, no arrears. Continued payments by Debtor's nephew, directly to Steward Financial Services, no arrears.

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
CAPITAL ONE AUTO FINANCE	2008 BMW 5 SERIES 535XI AWD	\$1,398.03 PLUS INTEREST AT 7.96% FOR A TOTAL CLAIM OF \$1,699.22. TRUSTEE IS TO PAY THE SUM OF \$1,699.22 IN FULL, COMPLETE PAYMENT ON THIS OBLIGATION.

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Capital One Auto Regarding 535XI, Pay in full before other claims except admin.
- 4) Other Secured Claims, Priority Claims and then Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: MAY 5, 2020.

Explain below **why** the plan is being modified:
TO PROVIDE FOR THE PAYMENT OF CAPITAL ONE AUTO'S CLAIM
REGARDING THE BMW 5 SERIES 535 XI, AWD.

Explain below **how** the plan is being modified:
THE PLAN PROVIDES FOR FULL PAYMENT ON THIS OBLIGATION
AT 7.96%, OVER PLAN TERM, AND TO PAY THIS OBLIGATION
FIRST, AND COMPLETELY, AFTER PAYMENT OF ADMINISTRATIVE
EXPENSES, BUT BEFORE PAYMENT OF OTHER CLAIMS. NO
CHANGE OTHERWISE IN PLAN TERM OR PAYMENTS.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: JULY 24, 2020

/S/ TAMIKA M. BROWN-WESLEY
Debtor

Date: _____

Joint Debtor

Date: JULY 24, 2020

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Tamika M Brown-Wesley
DebtorCase No. 20-14769-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 55

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db +Tamika M Brown-Wesley, 167 Richelieu Terrace, Newark, NJ 07106-2412
cr +Steward Financial Services, c/o Stark & Stark, P.C., 993 Lenox Drive,
Lawrenceville, NJ 08648-2316
518774680 +Cornerstone, PO Box 61047, Harrisburg, PA 17106-1047
518774692 FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
518774693 +Imaging Consultants of Essex, P.A., Billing Service Center, 769 Northfield Avenue, Ste. 260,
West Orange, NJ 07052-1141
518774696 +KML Law Group, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
518774697 +Marquise Brown, 167 Richelieu Terrace, Newark, NJ 07106-2412
518774698 +Mester & Schwartz, PC, 1333 Race Street, Philadelphia, PA 19107-1556
518847836 +MidFirst Bank, C/O KML Law Group, 701 Market Street Suite 5000,
Philadelphia, PA 19106-1541
518854574 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518774699 +Midfirst Bank, 501 NW Grand Boulevard, Oklahoma City, OK 73118-6037
518774701 +Midland Mortgage, Attn: KML Law Group, PC, 216 Haddon Ave., Ste. 406,
Westmont, NJ 08108-2812
518774700 Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
518830909 +PSEG, Attn: Bankruptcy Department, P O Box 709, Newark NJ 07101-0709
518774710 +PSEG, Cranford Customer Service, District Office, PO Box 1023, Cranford, NJ 07016-1023
518774708 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
518774707 PSEG, PO Box 14104, New Brunswick, NJ 08906-4104
518774711 +Santander Bank, 75 State St., 5th Floor, Boston, MA 02109-1827
518774712 +Santander Bank, 824 North Market St., Ste. 100, Wilmington, DE 19801-4937
518774715 +Stark & Stark, 993 Lenox Drive, Trenton, NJ 08648-2389
518785652 +Steward Financial Services, c/o Jennifer D. Gould, Esq., Stark & Stark, P.C.,
993 Lenox Dr., Lawrenceville, NJ 08648-2389
518774718 +Summit Medical Group, PO Box 1005, Summit, NJ 07902-1005
518774719 Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue,
New Providence, NJ 07974-1557

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2020 00:57:34 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 25 2020 00:57:29 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 25 2020 01:07:38
AIS Portfolio Services, LP Attn: Capital One Auto, 4515 N Santa Fe Ave, Dept APS,
Oklahoma City, OK 73118-7901
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 25 2020 01:06:52
Capital One Auto Finance, a division of Capital One, N/A, AIS Portfolio Services, LP,
4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
cr +E-mail/PDF: gecsed@recoverycorp.com Jul 25 2020 00:53:35
Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518774678 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 25 2020 00:54:47 Capital One,
PO Box 30281, Salt Lake City, UT 84130-0281
518774679 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 25 2020 01:07:49
Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
518786999 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 25 2020 01:07:37
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518831728 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 25 2020 01:07:14
Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518774681 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 25 2020 00:58:28
Credit Control Service, 725 Canton Street, Norwood, MA 02062-2679
518774682 +E-mail/Text: kthompson@crowncasset.com Jul 25 2020 00:57:34 Crown Asset Management,
3100 Breckinridge Blvd #725, Duluth, GA 30096-7605
518774683 +E-mail/Text: electronicbkydocs@nelnet.net Jul 25 2020 00:57:36 Dept Of Education,
121 S 13th St, Lincoln, NE 68508-1904
518774691 +E-mail/Text: electronicbkydocs@nelnet.net Jul 25 2020 00:57:36 Dept Of Education/Nelnet,
121 S 13th St, Lincoln, NE 68508-1904
518774694 E-mail/Text: JCAP_BNC_Notices@jcap.com Jul 25 2020 00:57:54 Jefferson Capital Systems, LLC,
PO Box 7999, Saint Cloud, MN 56302-9617
518774695 E-mail/Text: JCAP_BNC_Notices@jcap.com Jul 25 2020 00:57:54 Jefferson Capital Systems, LLC,
PO Box 772813, Chicago, IL 60677-2813
518774702 +E-mail/Text: kurucn@mail.montclair.edu Jul 25 2020 00:58:10 Montclair State University,
Attn: Norma Kuruc (855VA), 1 Normal Avenue, Montclair, NJ 07043-1699
518774703 +E-mail/Text: bankruptcy@onlineis.com Jul 25 2020 00:58:15 Online Collections, PO Box 1489,
Winterville, NC 28590-1489
518774704 +E-mail/Text: bankruptcy@onlineis.com Jul 25 2020 00:58:15 Online Information Services,
PO Box 1489, Winterville, NC 28590-1489
518774705 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 25 2020 01:07:42
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 55

Date Rcvd: Jul 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518801952 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 25 2020 01:07:42
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
Norfolk VA 23541
518774706 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 25 2020 01:06:56
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
518774709 E-mail/Text: bankruptcy@pseg.com Jul 25 2020 00:56:12 PSEG, PO Box 790,
Cranford, NJ 07016-0790
518854519 E-mail/Text: bnc-quantum@quantum3group.com Jul 25 2020 00:57:24
Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788,
Kirkland, WA 98083-0788
518774713 +E-mail/Text: clientservices@simonsagency.com Jul 25 2020 00:58:25 Simons Agency Inc,
4963 Wintersweet Dr, Liverpool, NY 13088-2176
518774716 E-mail/Text: jchrist@stewardfs.com Jul 25 2020 00:57:41 Steward Financial Services,
499 Old Kings Highway, Maple Shade, NJ 08052
518774720 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2020 00:53:37 Synch/Amazon, PO Box 965015,
Orlando, FL 32896-5015
518774721 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2020 00:54:40 Synch/Qvc, PO Box 965018,
Orlando, FL 32896-5018
518776511 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2020 00:54:40 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518845451 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2020 00:54:39 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518774723 E-mail/Text: bankruptcy@td.com Jul 25 2020 00:57:36 TD Bank, PO Box 1377,
Lewiston, ME 04243-1377
518774722 E-mail/Text: bankruptcy@td.com Jul 25 2020 00:57:36 TD Bank, PO Box 8400,
Lewiston, ME 04243
518774724 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 25 2020 00:58:19 Webbank/Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518808840* +Capital One Auto Finance, a division of, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518774684* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774685* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774686* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774687* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774688* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774689* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774690* +Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518827867* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617)
518774714* +Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518774717* Steward Financial Services, 499 Old Kings Highway, Maple Shade, NJ 08052

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 55

Date Rcvd: Jul 24, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Herbert B. Raymond on behalf of Debtor Tamika M Brown-Wesley herbertraymond@gmail.com,
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com

Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com,
mdepietro@stark-stark.com

Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5